

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
RYAN, ANDREW D,	§	CASE NO. 18-24582 JAD
RYAN, QUINN NICOLE,	§	
Debtors	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Natalie Lutz Cardiello, Esquire, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 4,915.00
(Without deducting any secured claims)

Assets Exempt: 29,000.00

Total Distributions to Claimants: 217,445.67

Claims Discharged

Without Payment: 129,452.19

Total Expenses of Administration: 25,054.33

3) Total gross receipts of \$ 242,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 242,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 183,590.00	\$ 439,984.46	\$ 408,975.25	\$ 210,432.22
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	25,054.33	25,054.33	25,054.33
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	132,036.00	41,674.64	41,674.64	7,013.45
TOTAL DISBURSEMENTS	\$ 315,626.00	\$ 506,713.43	\$ 475,704.22	\$ 242,500.00

4) This case was originally filed under chapter 7 on 11/27/2018 . The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/03/2020 By: /s/Natalie Lutz Cardiello, Esquire
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1644 ASTER LANE CRESCENT PA 15046	1110-000	242,500.00
TOTAL GROSS RECEIPTS		\$ 242,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Quicken Loans 1050 Woodward Ave mortgage in husband name only Detroit MI 48226		178,590.00	NA	NA	0.00
	QUICKEN LOANS	4110-000	NA	189,967.58	189,967.58	189,967.58
	QUICKEN LOANS, LLC	4110-000	NA	189,967.58	189,967.58	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	MONTOUR PLACE	4120-000	NA	8,575.45	8,575.45	8,575.45
000009	MONTOUR PLACE, LLC	4120-000	NA	39,584.66	8,575.45	0.00
000002	ACAR LEASING LTD D/B/A GM FINANCIAL	4210-000	0.00	0.00	0.00	0.00
000001	BANK OF AMERICA, N.A.	4210-000	5,000.00	0.00	0.00	0.00
	REAL ESTATE TAXES	4700-000	NA	11,889.19	11,889.19	11,889.19
TOTAL SECURED CLAIMS			\$ 183,590.00	\$ 439,984.46	\$ 408,975.25	\$ 210,432.22

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:NATALIE LUTZ CARDIELLO	2100-000	NA	4,850.00	4,850.00	4,850.00
TRUSTEE EXPENSES:NATALIE LUTZ CARDIELLO	2200-000	NA	301.55	301.55	301.55
LIENABLE UTILITIES AND SERVICES	2420-000	NA	582.78	582.78	582.78
ELITE CLOSINGS, LLC	2500-000	NA	235.00	235.00	235.00
RYAN WELSH AND COURTNEY DEANGELIS	2500-000	NA	1,700.00	1,700.00	1,700.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
REAL ESTATE TRANSFER TAXES	2820-000	NA	2,425.00	2,425.00	2,425.00
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):NATALIE LUTZ CARDIELLO, ESQ	3110-000	NA	2,835.00	2,835.00	2,835.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):COLDWELL BANKER REAL ESTATE	3510-000	NA	6,062.50	6,062.50	6,062.50
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):EXP REALTY	3510-000	NA	6,062.50	6,062.50	6,062.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 25,054.33	\$ 25,054.33	\$ 25,054.33

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Affiliated Acceptance Corp Po Box 790001 Sunrise Beach MO 65079		0.00	NA	NA	0.00
	Ally Financial 200 Renaissance Ctr Detroit MI 48243		0.00	NA	NA	0.00
	AmeriCredit/GM Financial Po Box 181145 Arlington TX 76096		0.00	NA	NA	0.00
	AmeriCredit/GM Financial Po Box 181145 Arlington TX 76096		4,819.00	NA	NA	0.00
	Bank Of America 4909 Savarese Cir Tampa FL 33634		8,020.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America Po Box 982238 El Paso TX 79998		21,631.00	NA	NA	0.00
	Capital One 90 Christiana Rd New Castle DE 19720		0.00	NA	NA	0.00
	Chase Slate PO Box 15123 Wilmington DE 19850		6,000.00	NA	NA	0.00
	Citicards Po Box 6241 Sioux Falls SD 57117		17,929.00	NA	NA	0.00
	Citizens Bank 480 Jefferson Blvd Warwick RI 02886		0.00	NA	NA	0.00
	Dollar Bank Credit Card PO Box 1700 Pittsburg PA 15230		8,571.00	NA	NA	0.00
	First Tennessee Bank 1638 Robert C Jackson Dr Maryville TN 37801		0.00	NA	NA	0.00
	Heritage Valley PO Box 536366 Pittsburgh PA 15025		2,450.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Heritage Valley PO Box 536366 Pittsburgh PA 15025		800.00	NA	NA	0.00
	Navient Po Box 3229 Wilmington DE 19804		24,571.00	NA	NA	0.00
	Synchrony Bank/ JC Penneys Po Box 965007 Orlando FL 32896		0.00	NA	NA	0.00
	Wffnb Dual L 800 Walnut Street Des Moines IA 50309		0.00	NA	NA	0.00
000004	CHASE BANK USA, N.A.	7100-000	6,712.00	7,084.07	7,084.07	1,192.18
000008	DUQUESNE LIGHT COMPANY	7100-000	NA	104.06	104.06	17.51
000003	ROCKET LOANS MARKETPLACE	7100-000	7,078.00	7,652.80	7,652.80	1,287.89
000006	SALLIE MAE	7100-000	23,205.00	26,311.25	26,311.25	4,427.94
000007	UPMC HEALTH SERVICES	7100-000	250.00	387.61	387.61	65.23
000005	VERIZON	7100-000	NA	134.85	134.85	22.70
TOTAL GENERAL UNSECURED CLAIMS			\$ 132,036.00	\$ 41,674.64	\$ 41,674.64	\$ 7,013.45

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 1

ASSET CASES

Case No: 18-24582 JAD Judge: JEFFERY A. DELLER
Case Name: RYAN, ANDREW D
RYAN, QUINN NICOLE
For Period Ending: 07/03/20

Trustee Name: Natalie Lutz Cardiello, Esquire
Date Filed (f) or Converted (c): 11/27/18 (f)
341(a) Meeting Date: 02/19/19
Claims Bar Date: 06/13/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1644 ASTER LANE CRESCENT PA 15046 The petition value of this asset is listed as \$270,000, with Debtor-Husband's interest being \$90,000. However, Debtor-Husband actually owns 100% of this asset.	90,000.00	15,000.00		242,500.00	FA
2. 2018 CHEVY EQUINOX (Leased)	0.00	0.00		0.00	FA
3. 2012 CHEVROLET CRUZE	3,600.00	0.00		0.00	FA
4. HOUSEHOLD FURNISHINGS	2,315.00	0.00		0.00	FA
5. WEARING APPAREL	575.00	0.00		0.00	FA
6. JEWELRY	1,650.00	0.00		0.00	FA
7. MISC BRIC-A-ABRAC	450.00	0.00		0.00	FA
8. CASH	100.00	0.00		0.00	FA
9. AAE WORLDWIDE LLC	0.00	0.00		0.00	FA
10. 2 SODA COOLERS	0.00	0.00		0.00	FA
11. SODA, CANDY, TINS, POSTERS	0.00	0.00		0.00	FA
12. CHECKING ACCOUNT	500.00	0.00		0.00	FA
13. CHECKING ACCOUNT	500.00	0.00		0.00	FA
14. SAVINGS ACCOUNT	550.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$100,240.00	\$15,000.00	\$242,500.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/20

Current Projected Date of Final Report (TFR): 03/31/20

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-24582 -JAD
Case Name: RYAN, ANDREW D
RYAN, QUINN NICOLE
Taxpayer ID No: *****3392
For Period Ending: 07/03/20

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0075 Checking Account

Blanket Bond (per case limit): \$ 11,126,585.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/16/20		Trsf In From EMPIRE NATIONAL BANK	INITIAL WIRE TRANSFER IN	9999-000	15,000.00		15,000.00
06/06/20	070001	Natalie Lutz Cardiello, Esquire 107 Huron Drive Carnegie, PA 15106	Attorney for Trustee Fees (Trustee	3110-000		2,835.00	12,165.00
06/06/20	070002	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Trustee Compensation	2100-000		4,850.00	7,315.00
06/06/20	070003	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Trustee Expenses	2200-000		301.55	7,013.45
06/06/20	070004	ROCKET LOANS MARKETPLACE C/O ROCKETLOANS 1274 LIBRARY ST. DETROIT, MI 48226	Claim 000003, Payment 16.82900%	7100-000		1,287.89	5,725.56
06/06/20	070005	CHASE BANK USA, N.A. C/O JP MORGAN CHASE BANK PO BOX 15368 WILMINGTON, DE 19850	Claim 000004, Payment 16.82903%	7100-000		1,192.18	4,533.38
06/06/20	070006	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457 HOUSTON, TX 77210-4457	Claim 000005, Payment 16.83352%	7100-000		22.70	4,510.68
06/06/20	070007	SALLIE MAE P.O. BOX 3319 WILMINGTON, DE 19804-4319	Claim 000006, Payment 16.82908%	7100-000		4,427.94	82.74
06/06/20	070008	UPMC HEALTH SERVICES PO BOX 1123 MINNEAPOLIS, MN 55440-1123	Claim 000007, Payment 16.82877%	7100-000		65.23	17.51
06/06/20	070009	DUQUESNE LIGHT COMPANY	Claim 000008, Payment 16.82683%	7100-000		17.51	0.00

Page Subtotals

15,000.00

15,000.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-24582 -JAD
Case Name: RYAN, ANDREW D
RYAN, QUINN NICOLE
Taxpayer ID No: *****3392
For Period Ending: 07/03/20

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0075 Checking Account

Blanket Bond (per case limit): \$ 11,126,585.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		C/O TARA R. PFEIFER 411 SEVENTH AVENUE, MAIL DROP 16-1 PITTSBURGH, PA 15219					

Memo Allocation Receipts: 0.00
Memo Allocation Disbursements: 0.00
Memo Allocation Net: 0.00

COLUMN TOTALS 15,000.00 15,000.00 0.00
Less: Bank Transfers/CD's 15,000.00 0.00
Subtotal 0.00 15,000.00
Less: Payments to Debtors 0.00
Net 0.00 15,000.00

Page Subtotals 0.00 0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-24582 -JAD
Case Name: RYAN, ANDREW D
RYAN, QUINN NICOLE
Taxpayer ID No: *****3392
For Period Ending: 07/03/20

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****5246 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 11,126,585.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/20/20	1	ELITE CLOSING, LLC ESCROW ACCOUNT (RYAN WELSH AND COURTNEY DEALGELIS)	BALANCE FORWARD		15,000.00		0.00 15,000.00
			Memo Amount: 242,500.00	1110-000			
			GROSS SALES PROCEEDS				
			SALE OF REAL ESTATE AT PER ORDER OF				
			COURT AT DOC. NO. 56				
		RYAN WELSH AND COURTNEY DEANGELIS	Memo Amount: (1,700.00)	2500-000			
			SELLER ASSIST				
			Memo Amount: (11,889.19)	4700-000			
			REAL ESTATE TAXES				
		QUICKEN LOANS	Memo Amount: (189,967.58)	4110-000			
			PAYOFF OF FIRST MORTGAGE				
		MONTOUR PLACE	Memo Amount: (8,575.45)	4120-000			
			PAYOFF OF JUDGMENT LIEN				
			Memo Amount: (2,425.00)	2820-000			
			REAL ESTATE TRANSFER TAXES				
		EXP REALTY	Memo Amount: (6,062.50)	3510-000			
			REAL ESTATE COMMISSION				
		COLDWELL BANKER REAL ESTATE	Memo Amount: (6,062.50)	3510-000			
			REAL ESTATE COMMISSION				
		ELITE CLOSINGS, LLC	Memo Amount: (235.00)	2500-000			
			CLOSING COSTS				
			Memo Amount: (582.78)	2420-000			
			LIENABLE UTILITIES AND SERVICES				
04/16/20		Trsf To Axos Bank	FINAL TRANSFER	9999-000		15,000.00	0.00

Page Subtotals

15,000.00

15,000.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-24582 -JAD
Case Name: RYAN, ANDREW D
RYAN, QUINN NICOLE
Taxpayer ID No: *****3392
For Period Ending: 07/03/20

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****5246 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 11,126,585.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts: 242,500.00			15,000.00	15,000.00	0.00
		Memo Allocation Disbursements: 227,500.00			0.00	15,000.00	
			COLUMN TOTALS				
			Less: Bank Transfers/CD's		0.00	15,000.00	
			Subtotal		15,000.00	0.00	
			Less: Payments to Debtors			0.00	
			Net		15,000.00	0.00	
						NET	ACCOUNT
						DISBURSEMENTS	BALANCE
			TOTAL - ALL ACCOUNTS		NET DEPOSITS		
			Checking Account - *****0075		0.00	15,000.00	0.00
			Checking Account (Non-Interest Earn - *****5246		15,000.00	0.00	0.00
					15,000.00	15,000.00	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00